

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William D. Lester et al.

Application No.: 10/056,180

Confirmation No.: 9465

Filed: January 23, 2002

Art Unit: 3626

For: METHOD OF AND SYSTEM FOR
FINANCIAL SERVICES FULFILLMENT

Examiner: Russell S. Glass

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.